

**WHAT WE CLAIM IS:**

1. A method for marketing mortgage and/or credit services over the Internet, comprising:

selectively providing information concerning a plurality of mortgage and/or credit programs to an Internet-connected user;

receiving, from said Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;

receiving, from said Internet-connected user, an indication of whether or not said user maintains an asset and/or brokerage account with the sponsor of said mortgage and/or credit services;

receiving, from said Internet-connected user, an indication of said user's residence;

receiving, from said Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

receiving, from said Internet-connected user,  
information concerning said user's investments;  
processing said received indications and information  
to determine mortgage and/or credit option(s)  
5 that best match said user's needs; and,  
presenting said mortgage and/or credit option(s) to  
said user via the Internet.

2. A method for marketing mortgage and/or credit  
services over the Internet, as defined in claim 1, wherein  
10 selectively providing information concerning a plurality of  
mortgage and/or credit programs includes selectively providing  
information concerning zero-down payment and conventional  
mortgage programs.

3. A method for marketing mortgage and/or credit  
15 services over the Internet, as defined in claim 1, wherein  
selectively providing information concerning a plurality of  
mortgage and/or credit programs includes selectively providing  
information concerning fixed-rate and adjustable-rate options.

4. A method for marketing mortgage and/or credit  
20 services over the Internet, as defined in claim 1, wherein  
selectively providing information concerning a plurality of  
mortgage and/or credit programs includes selectively

generating pdf-format print files concerning selected mortgage and/or credit programs.

5        5.    A method for marketing mortgage and/or credit services over the Internet, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning a property to be financed includes receiving an indication of whether said property is a single family home, condominium, multi-family residence, or commercial property.

10       6.    A method for marketing mortgage and/or credit services over the Internet, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the aggressiveness of said investments.

15       7.    A method for marketing mortgage and/or credit services over the Internet, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the expected rate-of-return on said investments.

20       8.    A method for marketing mortgage and/or credit services over the Internet, as defined in claim 1, wherein receiving, from said Internet-connected user, information

concerning said user's investments includes receiving information concerning the value of non-retirement securities held by said user.

9. A method for marketing mortgage and/or credit services over the Internet, as defined in claim 8, wherein receiving, from said Internet-connected user, information concerning said user's investments further includes receiving information concerning the portion of said non-retirement securities already pledged as collateral by said user.

10. A method for marketing mortgage and/or credit services over the Internet, as defined in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes providing a tabular comparison of at least three different down payment options.

11. A method for marketing mortgage and/or credit services over the Internet, as defined in claim 10, wherein providing a tabular comparison of down payment options includes providing a information concerning the costs/benefits of investing potential down payment funds.

12. A method for marketing mortgage and/or credit services over the Internet, as defined in claim 1, wherein presenting said mortgage and/or credit option(s) to said user

via the Internet includes providing at least three options, each scored according to how well it meets the user's needs.

13. A method for marketing mortgage and/or credit services over the Internet, as defined in claim 12, wherein  
5 presenting said mortgage and/or credit option(s) to said user via the Internet further includes selectively providing explanatory information concerning why the first option is the best option for the user's needs.

14. A method for marketing mortgage and/or credit  
10 services over the Internet, as defined in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes selectively providing a comparison of one or more system-recommended option(s) with one or more user-selected option(s).

15 15. A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, the method comprising:

authenticating financial consultant users, so as to  
permit access, over the Internet, to selected  
20 consultant-exclusive resources;

selectively providing information concerning a  
plurality of mortgage and/or credit programs to

any Internet-connected user who requests such  
information;

selectively receiving, from any Internet-connected  
user, an indication of whether said user wishes  
to explore home purchase options or home equity  
loan options;

selectively receiving, from any Internet-connected  
user, residence location information;

selectively receiving, from any Internet-connected  
user, information concerning a property to be  
financed, said information including at least  
location, expected holding period, and use of  
said property;

selectively receiving, from any Internet-connected  
user, information concerning investments;

selectively presenting, to any Internet-connected  
user, a plurality ranked mortgage and/or credit  
option(s); and,

selectively presenting, to an Internet-connected  
financial consultant user, information  
concerning said financial consultant's clients.

16. A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning in-process applications of said financial consultant's clients.

17. A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning mortgage(s) and/or line(s)-of-credit of said financial consultant's clients.

18. A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's





http-responsive means for selectively providing information concerning a plurality of mortgage and/or credit programs to an Internet-connected user;

5 http-responsive means for receiving, from said Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;

10 http-responsive means for receiving, from said Internet-connected user, an indication of whether or not said user is an employee of the sponsor of said mortgage and/or credit services;

15 http-responsive means for receiving, from said Internet-connected user, an indication of said user's residence;

http-responsive means for receiving, from said Internet-connected user, information concerning a property to be financed;

20 http-responsive means for receiving, from said Internet-connected user, information concerning said user's investments;

means for processing said received indications and  
information to determine at least three  
mortgage and/or credit options that best match  
said user's needs; and,

5 http-responsive means for presenting said mortgage  
and/or credit options to said user via the  
Internet.

23. A computer-based system for marketing mortgage and/or  
credit services over the Internet, as defined in claim 22,  
10 wherein said means for selectively providing information  
concerning a plurality of mortgage and/or credit programs  
includes means for selectively providing information  
concerning zero-down payment and conventional mortgage  
programs.

15 24. A computer-based system for marketing mortgage and/or  
credit services over the Internet, as defined in claim 22,  
wherein said means for selectively providing information  
concerning a plurality of mortgage and/or credit programs  
includes means for selectively providing information  
20 concerning fixed-rate and adjustable-rate options.

25. A computer-based system for marketing mortgage and/or  
credit services over the Internet, as defined in claim 22,

wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively generating pdf-format print files concerning selected mortgage and/or credit programs.

5        26. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected user, information concerning a property to be financed includes means for receiving an indication of whether said  
10 property is a single family home, condominium, multi-family residence, or commercial property.

27. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected  
15 user, information concerning said user's investments includes means for receiving information concerning the expected rate-of-return on said investments over the expected holding period.

28. A computer-based system for marketing mortgage and/or  
20 credit services over the Internet, as defined in claim 22, wherein said mean for receiving, from said Internet-connected user, information concerning said user's investments includes

means for receiving information concerning the value of non-retirement securities held by said user.

29. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 28, wherein said means for receiving, from said Internet-connected user, information concerning said user's investments further includes means for receiving information indicative of the portion of said non-retirement securities already pledged as collateral by said user.

30. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for presenting said mortgage and/or credit options to said user via the Internet includes means for providing a tabular comparison of at least three different down payment options.

31. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 30, wherein the means for providing a tabular comparison of down payment options also provides information concerning the costs/benefits of investing potential down payment funds.

32. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22,

wherein said means for presenting said mortgage and/or credit options to said user via the Internet includes means for presenting at least three options, each scored according to how well it meets the user's needs.

5        33. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 32, wherein said means for presenting said mortgage and/or credit options to said user via the Internet further includes selectively providing explanatory information concerning why  
10 the first option is the best option for the user's needs.

34. A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein the means for presenting said mortgage and/or credit options to said user via the Internet includes means for  
15 selectively providing a comparison of one or more system-recommended option(s) with one or more user-selected option(s).

35. A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial  
20 consultants and retail customers, the system comprising:

means for identifying certain Internet-connected users as financial consultants, thus enabling

said identified users to access, over the Internet, selected consultant-exclusive resources;

means for selectively presenting information concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;

means for selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;

means for selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

means for selectively receiving, from any Internet-connected user, information concerning investments;

means for selectively presenting, to any Internet-connected user, a plurality ranked mortgage and/or credit option(s); and,

means for selectively presenting, exclusively to Internet-connected financial consultant users, information concerning said financial consultant's clients.

5 36. A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning  
10 said financial consultant's clients includes means for selectively providing information concerning in-process applications of said financial consultant's clients.

37. A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial  
15 consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning mortgage(s)  
20 and/or line(s)-of-credit of said financial consultant's clients.

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38. A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-  
5 connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning production credits of the financial consultant.

39. A computer-based system for marketing mortgage and/or  
10 credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, further comprising:

session storage means for allowing an Internet-  
connected retail customer to save information  
15 and/or indications provided by said customer during a session with said system.

40. A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 39,  
20 further comprising:

session retrieval means for allowing an Internet-  
connected retail customer to retrieve his/her



previously-saved information and/or  
indications.

41. A computer-based system for marketing mortgage and/or  
credit services, over the Internet, to both financial  
5 consultants and retail customers, as defined in claim 39,  
further comprising:

client session retrieval means for allowing an  
Internet-connected financial consultant user to  
retrieve previously-saved information and/or  
indications of his/her clients.

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